

# Factors affecting the Success of Female Entrepreneurs in Kurdistan

Pakzad Fadel Saleh<sup>1</sup>, Bayad Jamal Ali<sup>2</sup>, Shwana Akoi<sup>3</sup>, Balen Najmalddin<sup>4</sup>, Roza Shorish Ali<sup>5</sup>, Govand Anwar<sup>6</sup>

<sup>1,2,3,4,5</sup>Business Administration Department, Komar University of Science and Technology, Sulaimani 46001, Kurdistan Region, Iraq.

<sup>6</sup>Department of Business Administration, College of Administration and Financial Sciences, Knowledge University, 44001 Erbil, Kurdistan Region, Iraq

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**Abstract**— Transforming ideas into economic opportunities is the decisive issue of entrepreneurship. It is considered a driver of economic growth and development. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative. It has become increasingly apparent that entrepreneurship indeed contributes to economic development. In Kurdistan region of Iraq, there are a few successful entrepreneurs and not one of them are female. Thus, meaning that there are factors preventing females from becoming entrepreneurs in Kurdistan. The purpose of this study was to demonstrate the barriers of success of female entrepreneurs in Kurdistan by studying 6 factors which consisted of cultural, family, financial, training, , and gender discrimination. The research design used quantitative method and involved quantitative data analysis. Data was collected through primary and secondary data. Structured questionnaires were sent to two organisations in Sulaimaniyah for the collection of the primary data and there were 237 respondents in total. Previous researches were studied for secondary data. The study findings indicated that cultural background, family influence, financial help, training, and gender discrimination all influenced female entrepreneurial success in Kurdistan.

**Keywords**— Entrepreneurship, Female Entrepreneur, Entrepreneur Success, Kurdistan, Gender Discrimination, Cultural, Training, Financial, Family.

## I. INTRODUCTION

An entrepreneur is an individual who organizes and operates a business or businesses while taking on financial risks that are greater than average(Akhter & Sumi, 2014). Sajjad *et al.* (2012) defines an entrepreneur as an individual who runs a business with new idea or adding value to an existing idea. An entrepreneur is a creator, risk taker who brings change in environment, with the help of technology, effective organization trained employees, and gets maximum benefit. This study will focus on the entrepreneurs in Kurdistan in Iraq, more specifically female entrepreneurs and the factors that have direct effect on the success of females within the business world. A woman entrepreneur can be defined as a confident innovative and creative woman capable of achieving self-economic independence individually or in collaboration

generates employment opportunities for others through initiating (Sharma, 2013; Akoi et al, 2020; Ali, 2021, Ali & Anwar, 2021). In other words, a female entrepreneur acts, makes decisions, and runs a company in the same way as a male entrepreneur does. We can count on one hand how many prosperous Kurdish entrepreneurs there are in Kurdistan, including the three major cities and their surrounding areas; we must distinguish entrepreneurs from those who are simply wealthy and do not own or operate their own businesses. A successful entrepreneur is someone whose business does not fail or creates opportunities out of any threats or failures. Peter and Munyithya (2015) describe successful entrepreneurs as people who are able to view difficulty as opportunity in disguise. Even some of the most well-known and successful entrepreneurs made an empire out of a failure.

In Kurdistan alone, there are 8.35 million people, but only a few prosperous entrepreneurs who are recognised for their businesses and achievements. There are a number of reasons why only a few people out of 8.35 million can attain that degree of success, but when it comes down to it, none of the successful entrepreneurs are women(Ali & Anwar, 2021; Faraj et al. 2021; Top & Ali, 2021). This research will concentrate on the reasons for this.

There are a few female small business owners; however, we are not concentrating on small businesses and their owners for the purposes of this report. For the purposes of this analysis, a successful entrepreneur is someone whose company is worth millions of dollars and who is well-known. If women account for half of the population, there are 4.175 million Kurdish women. It is incorrect to believe that no Kurdish woman possesses the expertise, skills, or abilities to start and run her own company. The issue and question is what prevents women with the requisite expertise, experience, and abilities from starting their own businesses. This research has 6 factors which is believed to have the most effect on how successful a female is in the business world. The factors are culture, family, training, financial, and gender discrimination. These factors are independent variables which have a direct effect on the dependent variable, being the success of female entrepreneurs in Kurdistan. The aim of this study is to look at female entrepreneurs and these six factors, as well as how competitive female entrepreneurs are and how much each factor affects the success of women who want to pursue a career as entrepreneurs.

The lack of successful female entrepreneurs in Iraq's Kurdistan region suggests that women cannot be successful entrepreneurs, discouraging girls from pursuing a career in entrepreneurship at a young age. The absence of active females in the business world indicates that Kurdistan is still dominated by men.(Ali, 2021; Ali& Anwar, 2021). It is vital for Kurdish females to break down the barriers that prevent them from achieving that degree of achievement as it represents a significant step forward in their independence. Males have dominated Kurdish culture until now, and females have been the victims of this domination throughout history. In several parts of Iraq, honour killing was still legal until recently. Females of the Kurdish society have a certain image to uphold and a reputation to keep, all of which does not include growing as individuals and pursuing a career of their choice (Ali, 2020; Ali & Anwar, 2021).

The shift in attitude and belief has been incremental, with little effect. This is partly due to the fact that the women who are making the changes lack the requisite status or influence to make a substantial difference and be taken

seriously. A Kurdish woman with a status such as entrepreneur may help make a difference in the lives of all the women in her community(Ali et al, 2021; Ali & Anwar, 2021). Training could be given to assist females in their development, as well as the establishment of support centres for females that have been subjected to harassment. As a result, people would take sexual abuse more seriously, and females could grow as individuals in the context of these examples.

The main objective of this study is to demonstrate the barriers of success of female entrepreneurs in Kurdistan, in order to achieve the main objective, the researcher developed six sub-objectives as follow:

1. To find out the impact of cultural factor on the success of female entrepreneurs in Kurdistan.
2. To minimize and determine the gender discrimination on the success of female entrepreneurs in Kurdistan.
3. To identify the strength of financial factor in the success of female entrepreneurs in Kurdistan.
4. To find out the impact of training factor on the success of female entrepreneurs in Kurdistan.
5. To explain the women's power influence on the success of female entrepreneurs in Kurdistan.

## II. LITERATURE REVIEW

Many factors have been proposed to explain what affects the success of female entrepreneurs all over the world; previous researchers have studied and discussed numerous factors. However, there is a lack of extant literature on female entrepreneurship in Kurdistan and as a result, this analysis will concentrate on the five factors that are thought to have the greatest impact on Kurdish females in Kurdistan. In this chapter the researcher will briefly study and discuss how other authors have defined entrepreneurship, entrepreneurs, genders and entrepreneurship, female entrepreneurs, the factors which the researcher is studying, and the results and findings of previous authors.

### **The Concept of Entrepreneurship and its definition**

Entrepreneurship is increasingly being recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship (Hisrich, 2005; Andavar et al., 2020; Ali & Anwar, 2021). To determine what we mean by entrepreneurship, we must first examine its meaning.. Singh and Belwal (2008) quote Desai (1999) to describe

the roots of the word entrepreneur as "The word entrepreneur is derived from the French verb *entreprendre* that means to undertake". We can define an entrepreneur as "One who undertakes a commercial enterprise and who is an organizational creator and innovator" (Gartner, 1990; Gartner et al., 2004, Mordiet et al., 2010). Schumpeter (1934) described the entrepreneur as the innovator who introduces something new into an economy.

Many authors have defined entrepreneurship in different ways and which is ambiguous throughout the literature. Entrepreneurship, according to Timmons (1989), is the method of designing and constructing something of worth from virtually nothing. That is, it is the method of identifying and exploiting a business opportunity, regardless of the capital available. Individuals, associations, organisations, and culture are all involved in the definition, development, and dissemination of values and benefits. Entrepreneurship is almost never a get-rich-quick scheme (at least not in the short term); rather, it is about creating long-term equity and reliable cash flow sources. Hafizullah et al. (2012) viewed entrepreneurship as bringing and implementing novel ideas or modifying the old ones, to bring innovations into businesses that have the ability to create value. Tambunan (2009) described an entrepreneur as a self-employed person. Entrepreneurs are considered as vital factors in initiating and providing social and fiscal development. According to a research by (Rao, & SuriGanesh, 2011; Demir et al., 2020; Ali & Anwar, 2021), countries with a high percentage of entrepreneurs are more urbanized and on the path to growth than countries with a lower percentage of entrepreneurs. Mbiti (2015) states that entrepreneurship all over the world is emerging today as an avenue for gainful employment, a means of helping women to assert themselves in the world of work, and a way of improving both their economic and social status.

Joseph A. Schumpeter (1934) writes: "In a developed economy, an entrepreneur is someone that brings something new into the economy, such as a form of manufacturing which has not been evaluated by practice in the field, a commodity that people had not seen before, a new source of new material or new markets, and so on".

Several research, including that of Watkin and Watkin (1986), Morris and Lewis (1991), ILO (2003), and Familoni (2007), found that an individual's environment would affect entrepreneurial characteristics in either a positive or negative way. Infrastructure, educational programs, funding, and family support are all factors that can help entrepreneurs improve their personalities. However, this is contrary to Morris and Lewis's result (1991) which argued that entrepreneurial traits are strongly

influenced by environmental variables such as and economic system, work environment, rapid and threatening change (environmental turbulence) and one's family and life experience. According to researchers, environmental factors, whether at the national, state, or individual level, have an effect on the personalities and traits of entrepreneurs. Given that entrepreneurship is the set of activities performed by an entrepreneur, it could be argued that being an entrepreneur precedes entrepreneurship.

### Gender and Entrepreneurs

Generally, the function of men and women in various environment of business varies widely. The extent to which women are allowed to participate in business activities affects their drive to become entrepreneurs. Also, values about family role for men and women affect entrepreneurial emergence between men and women. It determines how families divide responsibilities for the well-being of the family unit. This varies among cultures to culture, society to society. While in some societies and cultures men are given the total role of economic provider and women restricted to administering work in the family, in other cultures, both the man and the woman share earning responsibilities for the household, encouraging the woman to undertake entrepreneurial endeavors. (Akhter & Sumi, 2014). In most countries, particularly in developed countries, entrepreneurial practices are dominated by men; however, the ratio of women to men entrepreneurs varies greatly across the world. Women entrepreneurs face a number of restrictions, including gender inequality, which can be a challenge or an advantage. (Eren, 2012; Ali & Anwar, 2021). Recently, there has been an increase in female-owned businesses across the world (Tundui, 2012; Akoi et al, 2020;). For instance, female owned enterprises in the United States, has increased from 5.4 million to 7.7 million for a period ranging between 1997 and 2006, employing more than 7.16 million people (Tundui, 2012). Despite the increase in the number of female-owned enterprises and their increasing impact on the economy, most female-owned businesses have been concentrated in micro and small enterprises and this is true especially in developing countries (Herrington and Maas, 2006). Sylvia Hewlett (2002) reported that a growing number of women are turning to entrepreneurship as a result of their dissatisfaction with inflexible work environments.

The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. The idea and practice of women entrepreneurship is a recent

phenomenon. Until the 1980's little was known about women entrepreneurship both in practice and research, which made its focus entirely on men (Peter and Munyithya, 2015). Scientific discourse about women's entrepreneurship and women owned and run organizations is just the development of 1980s (ILO, 2006). Okafor and Mordi (2010) suggest that gender data would aid in the adoption of supportive practices and programs for tracking and assessing the challenges faced by women entrepreneurs in developed economies, as well as the most effective ways to address their needs.

According to studies, women make up half of the world's population, work nearly two-thirds of the time, but earn just one tenth of the world's income and own just one percent of the world's property. Women entrepreneurs are making a difference all over the world(Omonywa& Muturi, 2015; Siwadi and Mhangami, 2011). Over the last three decades, more emphasis has been put on promoting women's economic empowerment.(Yeshiareg&Defene, 2007).

### **Female and factors of successful Entrepreneurship**

Khanka(2002) referred to women entrepreneurs as those who innovate, imitate or adopt a business activity. Female entrepreneurs are females who engage in all facets of entrepreneurship, including taking risks in integrating resources in innovative ways to capitalize on opportunities in their immediate environment through the development of goods and services. Most of these female entrepreneurs are involved in micro, small and medium scale enterprises (MSMEs) which contribute more than 97% of all enterprises, 60% of the nation's GDP and 94% of the total share of the employment (Mayoux, 2001., Ndubusi, 2004) Female who play an intriguing role by frequently interacting and actively adjusting herself with socio-economic, financial and support spheres in society is called women entrepreneur (Pareek, 1992). Tambunan (2009) divided women entrepreneurs into three categories of chance, forced and created and these categories are based upon the fact that how they started their businesses. He argues that women, who do not have any clear objective or goal in their mind at the time of initiating business, fall in the chance category as with time their businesses evolve from their hobbies. While forced entrepreneurship is the category for such women who start their businesses being constrained by circumstances. Whereas the women who start their businesses by being motivated or encouraged by others fall in the category of created entrepreneurs. Female entrepreneurship is one of the fastest growing sectors of the UK economy, with women representing 13 percent of small business owners. Nearly 50 percent of UK women in full-time employment

believe there are good opportunities to start a new venture and over one-third perceive themselves as possessing the skills to start a new business (Wu&Zhang2019) .Despite the fact that women-owned companies are the world's fastest growing businesses and have made substantial contributions in terms of innovation, jobs, and wealth generation, their overall contribution to the growth of economies is estimated to be 40%. However, the overall contribution of women entrepreneurs to global economies is understudied, with less than 10% of entrepreneurial research studies focusing on women (Hewamanne, 2020).For the purpose of this study a women entrepreneur will be defined as a person, who creates or develops a venture through her determination and ability to be innovative.

According to the report conducted by the Global Entrepreneurship Monitor (GEM) 2015, Female participation in entrepreneurship contributes not only to the growth of the country but also to the reduction of poverty levels around the world. In reality, women's participation in entrepreneurship is vital for mobilizing the economic model, as it generates more resources that are more sustainable and productive.(Utusan, 2010). Ochola and Okelo (2013) found that women entrepreneurs enhance livelihoods within the family and leads to wealth creation at the national level. There has been an increase in research in this field as a result of their increasing importance. Female entrepreneurs have long been recognized as a significant force for creativity, job creation, and economic development, sparking a surge of research into their experiences.

Despite the constitutional equality, men's attitudes are not only conventional bound in reality, but even those in charge of decision-making, planning, and research are not equal. Male reservations continue to affect females..This reserved attitude causes difficulties and problems at all levels, including family support, training, banking, licensing, and marketing, and women in rural areas are disproportionately affected.They must contend with not only men's opposition or reservations, but also elderly women who are deeply entrenched in a mentality of injustice. (Devi and Renuka, 2011).

Winn (2004) argued that the critical factors for women to succeed in independent businesses need to be understood to provide a better education and support system. The major factors that restrain women from business are gender-based discrimination, lack of communal support, limited access to information, inadequate education & training facilities, absence of trust in one's capabilities and access to resources (Afza, Hassan and Rashid, 2010). These arguments are supported by the findings of

(Palaniappan, Ramgopal, and Mani, 2012), who state that a lack of proper leadership, planning, and inadequate financial resource allocation are some of the other challenges that women typically face when running their businesses. Jamali (2008) identified some challenges women entrepreneurs face as: failure to repay their loans in time, discrimination, lack of access to finance, lack of experience, lack of training among others.

### Cultural

Extant research has shown that culture is a significant factor in understanding disparities in entrepreneurship across cultures (Williams, 2006; Stuetzeret al., 2018; Rentschler, 2003). Even though Islam serves as a community unifying power, Sechzer (2004) argue that it is responsible for differences in social norms and practices against women. Dechant and Al-Lamky (2005) conducted a study that looked into cultural factors that could affect the start-up of women entrepreneurs in Bahrain and Oman, and found that Islam has a positive effect on their work. Participants in the Dechant and Al-Lamky (2005) study identified some cultural practices that may prevent women from conducting business in the same way that men do. The participants agree that differing interpretations of Islamic teaching can have an effect on women's business mobility. Women, for example, are not permitted to fly to Saudi Arabia without their husbands or family, and women are not permitted to drive in Saudi Arabia. The conservative view of Islam is more likely to influence Arab women with less education. A lack of skill and experience is another problem that could confront women entrepreneurs in the developing countries in general and in the Arab world in particular.

### Experience and Education

Women who want to be entrepreneurs must be able to spot opportunities, evaluate them, and transform them into profitable businesses. Knowledge is now open to all due to advancements in information technology. As a result, at both the stage of looking for investment opportunities and the stage of implementing the chosen opportunity, women must possess high skills and extensive expertise in order to collect and process data. According to DeCarlo and Lyons (1979), female entrepreneurs have a higher level of education than typical adult women. Other research, on the other hand, found that women entrepreneurs in developed countries had a higher average level of education than their counterparts in developing countries (De Vita. et. al 2014; Lerneret, al 1997).

Ruskovaaraet al. (2016), D'Intinoet al. (2010), Hämäläinenet al. (2018), on the other hand, referred to research on the relationship between general education and entrepreneurship conducted by Shane, (2004), Peterman

and Kennedy (2003), Kuratko, (2005). However, the majority of these findings were contradictory when it came to schooling and business ownership.

### Training

Matthews et al. (1995) acknowledged the significance of education and the part it plays in entrepreneurial activity, stating that it is critical to attract the young and educated to entrepreneurship, especially as current industrial trends are towards a knowledge-based environment (Henderson and Robertson 2000; Postigo, Lacobucci, & Tamborini, 2006). Carter et al. (1999) and Gibb (1996) agreed with the importance of education to entrepreneurship, believing that ambitious, educated, young people can be equally encouraged into new venture creation as opposed to a large organisation, especially as the long-term supply of well-educated and qualified entrepreneurs is essential to a strong modern society (Scott et al., 1988). It is contended that societies with high level of education tend to produce more entrepreneurs than societies with less educated people. The advanced countries are cited examples of such societies, and it is for this reason that educational development has attracted increased emphasis in many societies (Kuratko & Lafollette, 1986; Kuratko, 1989; Block & Stumpf, 1992). Therefore, it is of interest to note that Fitzsimons et al. (2007) found a direct correlation between education and entrepreneurship finding entrepreneurial activity highest amongst those with a third level qualification.

The human capital theory states that corporations invest less in women's education and training, which diminishes opportunities for women to advance in an organisation (Dreher, 2003). The resource-based theory states that a firm gains competitive advantage by effectively and creatively using resources (Hoopes, Madsen, & Walker, 2003; Barney, 1991). Experience and education contribute to the resources required by entrepreneurs for a firm (Kantor, 2003), which is supported by the resource-based theory and is instrumental in determining how and what resources women entrepreneurs require to sustain successful operations. The theory is relevant because it posits important insights that are pre-requisites for a successful entrepreneurship. According to Minniti and Arenius (2003) and Kock (2008), governments should address factors such as education, training and family-work reconciliation. Shelton (2006) advised that in order to improve the survival and performance of women-owned ventures, programmes should be implemented to assist women in selecting appropriate work-family management strategies. If work-family conflict is addressed, a potential stumbling block for women business owners will be

removed and the effectiveness of other programmes will be enhanced.

### **Financial**

Sharma (2013) says females are not being taken seriously by providers of funds when applying for funds. According to Brush (1992) finance for business start-up represents the biggest obstacle for female entrepreneurs, as many women are seen to commence their business activities with lower levels of finance compared to their male counter-part (Carter and Rosa, 1998; Carter, 2000, 2009). Evidence suggests that female entrepreneurs have more difficulty gaining access to relevant financial resources needed to successfully launch a new venture or grow their existing business (Buttner and Rosen, 1989; Brush *et al.*, 2002). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Another characteristic of female entrepreneurs is the relatively low level of capital used in starting their firm. A high percentage of female entrepreneurs start their firm with their own savings or support from family and friends (Rutashobya and Nchimbi, 1999; Woldie and Adersua, 2004; Rutashobya *et al.*, 2009). Many women are 'income poor' yet have to provide for their families. Competing financial needs between family and business become one of the major constraints to entrepreneurial growth (Ongachi, 2013). With many women being poor, the little income earned is sometimes used for what appears to be urgent family requirements irrespective of why it was set aside. This results in a reduction of the capital invested and hence curtail further growth (Stevenson and St-Onge; Alila *et al.*, 2002). Financial risk is considered a major barrier to starting your own business with over fifty percent of university students in a study conducted by Robertson *et al.* (2003) stating it as a problem.

Women entrepreneurs often have difficult gaining access to loans (Dawson, 1997; ILO, 1999; and World Bank, 2004). Women often have fewer opportunities than men to gain access to credit for various reasons including lack of collateral, unwillingness to use household assets as collateral, the small amount of loans requested and negative perceptions of female entrepreneurs by loan officers (Chenet *et al.*, 1996 and OECD, 2005). Previous research suggests that this could be because the female entrepreneur firm is relatively very young compared to their male counter-part; they have no track record and are inexperienced. In addition, many women originate from low paid employment and unemployment, and as such lack savings or collateral for external financing (Riding &

Swift, 1990; Brush, 1990; Carter & Rosa, 1998; Fielden *et al.*, 2003; Fuller-Love, 2008). Carter *et al.* (2007) suggested that women lack finance and capital assets during the start-up period and argued that one of the key debates within female entrepreneurial research is how these barriers at the start-up stage affect the long-term business performance of women business owners.

### **Family devotion**

Another challenge for women entrepreneurs is the lack of time to operate a business. Most women are now operating as de-facto heads of households in settings and a number of these women are involved in entrepreneurship and business management in order to provide income for their family/home keeping. Considering women's multiple roles in our society (roles as mothers, wives, bread winners etc.) and the circumstances surrounding their peculiar nature which pose a constrain to their full involvement in business, there is a need to create conducive and enabling environment to encourage their participation in the economic development. Families shape many of an individual's basic values and attitudes including views and religion, education and one's attitudes towards material possession and thrift (Anwar & Louis, 2017). Also, families can install certain values and beliefs into their children, and until they become adults, these continue to influence their decision processes (Gamba, 2003; Tundui, 2012). It is believed that the home atmosphere and values of an entrepreneurial family can provide a great deal of nurturing and support for development of entrepreneurial personality or character (Kuratko 1989).

Generally, women appear to start businesses for survival to balance work and family with no enthusiasm to grow (Anwar & Qadir, 2017). This explains why their businesses remain small. From the results it is evident that women are over burdened by many household roles that they play in the family (Mibti, 2015). Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. Kurdish women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. As a result, family support in general, and husband support in particular, has an impact on women's entrepreneurship performance (Anwar & Climis, 2017).

### **Gender Discrimination**

Orhan (1999) states that women entrepreneurs often feel that they are victims of discrimination. According to Kuratko and Welsch (1994) women entrepreneurs have long felt that they have been victims of discrimination.

Various studies examined the types of discrimination and some have been attempted to document them (Anwar & Ghafoor, 2017). This argument is supported by De Bruin, Brush and Welter (2007). Researchers Sexton and Bowman-Upton suggest that female business owners are subject to gender-related discrimination. In addition, from the studies we emphasize that this discrimination against women seems to be even worse in developing countries, where the financial sector is male oriented (Hameed & Anwar, 2018). The argument is further supported by Marlow (1997), who commented that discrimination remains a problem for women in self-employment. The worst of these challenges is malignant sexism, which according to Anyanwu (1993) ensures the complete economic manipulation, sexual exploitation and economic inequality of women (Anwar & Balcioglu, 2016).

Literature suggests divergent work preferences for men and women, evidenced by the way in which children were steered towards career choices deemed appropriate for their sex (Harriman 1985; Hisrich 1986; Ali, 2021). Along the same line, Baron et al. (2001), Langowitz and Minniti (2007) and Marlow and Patton (2005) consider that traditional roles assigned to women encourage the idea that entrepreneurial activity is less desirable for women than

for men. Also, Arenius and Minniti (2005), Kolvereid and Isaksen (2006) and Langowitz and Minniti (2007) suggest that male and female perceptions are equally relevant to the decision to create a business, but these perceptions differ depending on the gender of the entrepreneur, given that the culture of a society, understood as a set of attitudes, values, social conventions belonging to that society, may encourage or discourage certain behaviours (Abdullah et al. 2017), including entrepreneurship (Thomas and Mueller 2000; Zahra et al. 1999). Specifically, these perceptions can further discourage women from being entrepreneurs in the advanced technology sectors where they perceived barriers to career advancement (Orser et al. 2012; Ali, 2016). Hisrich et al. (1984) also acknowledged the difficulties that woman face when starting a business stating that the risk and effort entailed in starting a business from scratch is perhaps even greater for a woman entering a male dominated arena (Anwar, 2016).

Due to oblivious cultural norms, religion bias, discrimination, and patriarchal cultures' customs, racism against women entrepreneurs is even more widespread in Kurdistan (Thebaud, 2012).

## Conceptual Framework

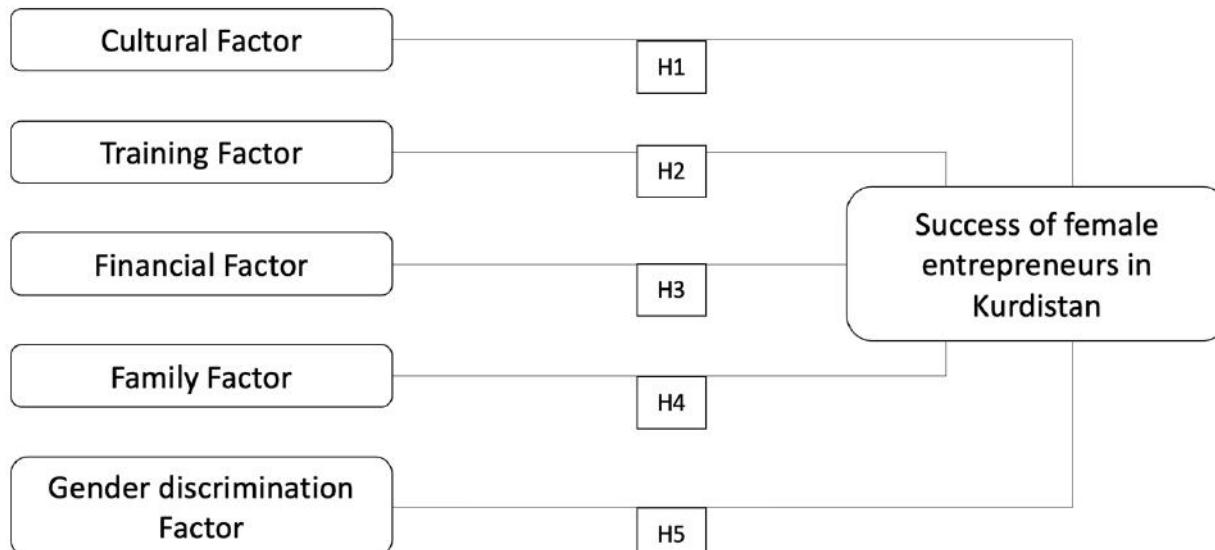


Fig.1: Research Model

## Research Hypotheses

**H1:** Cultural factor affects positively and significantly on female entrepreneur's success

**H2:** Training factor affects positively and significantly on female entrepreneur's success

**H3:** Financial factor affects positively and significantly on female entrepreneur's success

**H4:** Family factor affects positively and significantly on female entrepreneur's success

**H5:** Gender discrimination factor affects positively and significantly on female entrepreneur's success

### III. METHODOLOGY AND RESEARCH DESIGN

A quantitative method was used for this study to analyse data and have clear research findings and to test the hypotheses of this thesis. Researchers have used both primary and secondary data to conduct this study. Structured questionnaires were distributed in Two of the most successful organisations in Kurdistan, one being the leading telecommunication company in all of Iraq, to collect primary data through quantitative method. The gathered data from the questionnaires were analysed via SPSS. First the researcher used descriptive analysis in order to find the mean and SD for each question separately in order to be able to find the lowest and highest mean among all questions. Furthermore, researchers used reliability analysis to find whether items and factors used to analyse the current study were reliable or not. Later, researchers used correlation analysis to measure and finds the relationship between each variable, and finally the researcher used regression analysis to find the result of research hypotheses. Academic articles, books, and previous studies regarding female entrepreneurs and the factors affecting them around the world have been used for the secondary data.

#### Sample Size

Yamane (1967:886) formula was used to calculate the sample size. The questionnaire was distributed, in Sulaymaniyah, among employees of Asiacell being a leading telecommunication company in Iraq and Faruk Holding as the mother company of all Faruk companies. Random sampling is used to choose the sample through which no specifications were required on the type of person to answer the questionnaires, regardless of age, gender, position, or highest level of education. Out of 250 questionnaires printed in hard copy, 237 were used in this study.

#### Questionnaires

Questionnaire was used to gather data on the factors that affect the success of female entrepreneurs and females in a business in a Kurdish organization. The questionnaire was a structured questionnaire with scaled questions. In personal information the respondents would tick their gender, age, and highest level of education completed. We had 7 factors, each factor had 5 questions other than the final factor, woman entrepreneur success, which had 11 questions. Each question had 5 scales rating from 'Strongly disagree' to 'Strongly agree' and mark number 3 being 'Neutral'. The questionnaire was a structured questionnaire with closed questions adapted from (Peter, 2015; Olowa&Olowa,2015; AdeelAnjum, *et al.*, 2012; Mbiti, *et al.*, 2015).

### IV. DATA ANALYSIS AND RESULTS

#### Demographic Analysis

*Table 1 – Gender*

Gender		
	Frequency	Percent
Male	177	74.7
Female	60	25.3
Total	237	100.0

In this table we can see that there are clearly more males than females within the organisations as within 237 respondents 60 were female and the remaining 177 were male.

*Table 2 - Age*

Age		
	Frequency	Percent
20-25	16	6.8
26-30	42	17.7
31-35	68	28.7

36-40	67	28.3
41-45	20	8.4
46-50	18	7.6
51-55	4	1.7
56 and above	2	.8
Total	237	100.0

The age group of majority was 31-40.

Table 3- Education

Education		
	Frequency	Percent
High School	6	2.5
College	24	10.1
University	185	78.1
Graduate School	16	6.8
Other	6	2.5
Total	237	100.0

The highest level of education most had completed was university (78.1%), 16 had PhD and only 6 did not have higher than high school education.

### Reliability Analysis

Table 4 - Reliability

Items	Cronbach's Alpha
Cultural factor	.777
Training Factor	.716
Financial factor	.760
Family factor	.728
Gender dissemination factor	.855
Woman entrepreneur success factor	.897

As seen in table (4) the reliability test for 6 independent variables (cultural variable, training, variable, financial variable, family variable, gender discrimination variable and variable) and dependent variable (woman entrepreneur success). The Alpha for cultural variable =.777 > .6 this indicates that all items used to measure cultural variable were reliable for this study. The Alpha for training variable =.716 > .6 this indicates that all items used to measure training variable were reliable for this study. The Alpha for financial variable =.760 > .6 this indicates that all items used to measure financial variable were reliable for this

study. The Alpha for family variable =.728 > .6 this indicates that all items used to measure family variable were reliable for this study. The Alpha for gender discrimination variable =.855 > .6 this indicates that all items used to measure gender discrimination variable were reliable for this study. The Alpha for variable =.853 > .6 this indicates that all items used to measure variable were reliable for this study, and finally the Alpha for woman entrepreneur success variable =.897 > .6 this indicates that all items used to measure woman entrepreneur success variable were reliable for this study.

## Correlation Analysis

Table 5 - Correlation

Correlation Analysis		
		Woman entrepreneur success
Culture	Pearson Correlation	.545**
	Sig. (2-tailed)	.000
	N	237
Training	Pearson Correlation	.867**
	Sig. (2-tailed)	.000
	N	237
Financial	Pearson Correlation	.536**
	Sig. (2-tailed)	.000
	N	237
Family	Pearson Correlation	.711**
	Sig. (2-tailed)	.000
	N	237
Gender Discrimination	Pearson Correlation	.902**
	Sig. (2-tailed)	.000
	N	237

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Correlations analysis presents the values of the identified correlation tests; Table (5) shows the correlations between the scales using person correlation. Correlation analysis is determined the strength of relationship between variables. The researchers correlated 6 independent variables (cultural variable, training variable, financial variable, family variable, gender discrimination variable and variable) with dependent variable (female entrepreneur success). According to the correlation test, the researchers found that cultural variable has significant correlation ( $r=.545^{**}$ ,  $p<0.01$ ) with woman entrepreneur success. Concerning the strength of the linear relationship is moderate between cultural variable with woman entrepreneur success. It was found that training variable has significant correlation ( $r=.867^{**}$ ,  $p<0.01$ ) with woman entrepreneur success. Concerning the strength of the linear relationship is strong between training variable with woman entrepreneur success. It was found that financial

variable has significant correlation ( $r=.536^{**}$ ,  $p<0.01$ ) with woman entrepreneur success. Concerning the strength of the linear relationship is moderate between financial variable with woman entrepreneur success. It was found that family variable has significant correlation ( $r=.711^{**}$ ,  $p<0.01$ ) with woman entrepreneur success. Concerning the strength of the linear relationship is strong between family variable with woman entrepreneur success. It was found that variable has significant correlation ( $r=.420^{**}$ ,  $p<0.01$ ) with woman entrepreneur success. Concerning the strength of the linear relationship is weak between variable with woman entrepreneur success, and finally it was found that gender discrimination variable has significant correlation ( $r=.902^{**}$ ,  $p<0.01$ ) with woman entrepreneur success. Concerning the strength of the linear relationship is strong between gender discrimination variable with woman entrepreneur success.

## Testing research hypotheses

Table 6 - H1 Model Summary

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.545 <sup>a</sup>	.297	.294	.447

a. Predictors: (Constant), Culture variable

Regression analysis is analysing relationships among factors.  $Y=f(x_1, x_2 \dots x_c)$ . Regression analysis is to estimate the how Y will influence and change X and predict. In this section the cultural variable as an independent variable and woman entrepreneur success as dependent variable. The woman entrepreneur success's overall difference could be measured by its variance. The differences are measured as the sum of the square between participant's forecasted woman entrepreneur success

values and the total mean divided by the number of participants. After division it will clarify variance by the total variance of social media marketing, the researchers found out the amount or the number of total difference or variance that is accounted based on regression calculation. The number should vary between 0 - 1 and is symbolized by R Square. Table () shows the value of R square = .297 this indicates that 30% of total variance has been explained.

Table 7 - H1 Anova

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.837	1	19.837	99.397	.000 <sup>b</sup>
	Residual	46.901	235	.200		
	Total	66.738	236			

a. Dependent Variable: woman entrepreneur success

b. Predictors: (Constant), Culture variable

Table (7) explains F value for cultural variable as independent variable = 99.397, since (99.397>1) this indicates there is a significant relation between cultural variable and woman entrepreneur success.

Table 8 - H1 Coefficients

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.767	.138		12.787	.000
	Culture	.423	.042	.545	9.970	.000

a. Dependent Variable: woman entrepreneur success

Table (8) explains the result of first hypothesis, cultural variable has significantly predicted woman entrepreneur success (Beta is weight .545, p<.001) this indicates that cultural factor affects positively and significantly on Women Entrepreneur's success in Kurdistan.

Table 9 - H2 Model Summary

<b>Model Summary</b>				
Mod el	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.867 <sup>a</sup>	.752	.751	.266
a. Predictors: (Constant), Training				

Table (9) shows the value of R square = .752 this indicates that 75% of total variance has been explained.

Table 10 - H2 Anova

<b>ANOVA<sup>a</sup></b>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.165	1	50.165	711.331	.000 <sup>b</sup>
	Residual	16.573	235	.071		
	Total	66.738	236			
a. Dependent Variable: woman entrepreneur success						
b. Predictors: (Constant), Training						

Table (10) explains F value for training variable as independent variable = 711.331, since ( $711.331 > 1$ ) this indicates there is a significant relation between training variable and woman entrepreneur success.

Table 11 - H2 Coefficients

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.932	.084		11.147	.000
	Training	.712	.027	.867	26.671	.000
a. Dependent Variable: woman entrepreneur success						

Table (11) explains the result of second hypothesis, training variable has significantly predicted woman entrepreneur success (Beta is weight .867,  $p < .001$ ) this indicates that training factor affects positively and significantly on Women Entrepreneur's success in Kurdistan.

Table 12 - H3 Model Summary

<b>Model Summary</b>				
Mod el	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.536 <sup>a</sup>	.288	.285	.450
a. Predictors: (Constant), Financial				

Table (12) shows the value of R square = .288 this indicates that 29% of total variance has been explained.

Table 13 - H3 Anova

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.209	1	19.209	94.974	.000 <sup>b</sup>
	Residual	47.529	235	.202		
	Total	66.738	236			

a. Dependent Variable: woman entrepreneur success  
b. Predictors: (Constant), Financial

Table (13) explains F value for financial variable as independent variable = 94.974, since (94.974>1) this indicates there is a significant relation between financial variable and woman entrepreneur success.

Table 14 - H3 Coefficients

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.894	.129		14.728	.000
	Financial	.380	.039	.536	9.745	.000

a. Dependent Variable: Women Entrepreneur's success

Table (14) explains the result of third hypothesis, financial variable has significantly predicted woman entrepreneur success (Beta is weight .536, p<.001) this indicates that financial factor affects positively and significantly on Women Entrepreneur's success in Kurdistan.

Table 15 - H4 Model Summary

Model Summary				
Mod el	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.711 <sup>a</sup>	.505	.503	.375

a. Predictors: (Constant), Family variable

Table (15) shows the value of R square = .505 this indicates that 50% of total variance has been explained.

Table 16 - H4 Anova

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.718	1	33.718	239.961	.000 <sup>b</sup>
	Residual	33.020	235	.141		
	Total	66.738	236			

a. Dependent Variable: woman entrepreneur success  
b. Predictors: (Constant), Family variable

Table (16) explains F value for family variable as independent variable = 239.961, since (239.961>1) this indicates there is a significant relation between family variable and woman entrepreneur success.

Table 17 - H4 Coefficients

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.158	.129		8.998	.000
	Family	.643	.042	.711	15.491	.000

a. Dependent Variable: woman entrepreneur success

Table (17) explains the result of fourth hypothesis, family variable has significantly predicted woman entrepreneur success (Beta is weight .711, p<.001) this indicates that family factor affects positively and significantly on Women Entrepreneur's success in Kurdistan.

Table 18 - H5 Model summary

Model Summary				
Mod el	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.420 <sup>a</sup>	.177	.173	.484

a. Predictors: (Constant), variable

Table (18) shows the value of R square = .177 this indicates that 18% of total variance has been explained.

Table 19 - H5 Anova

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.791	1	11.791	50.430	.000 <sup>b</sup>
	Residual	54.947	235	.234		
	Total	66.738	236			

a. Dependent Variable: woman entrepreneur success

b. Predictors: (Constant), variable

Table (19) explains F value for variable as independent variable = 50.430, since (50.430>1) this indicates there is a significant relation between variable and woman entrepreneur success.

Table 20 - H5 Coefficients

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.230	.128		17.368	.000

		.280	.039	.420	7.101	.000
a. Dependent Variable: woman entrepreneur success.						

Table (20) explains the result of fifth hypothesis, variable has significantly predicted woman entrepreneur success (Beta is weight .711, p<.001) this indicates that factor affects positively and significantly on Women Entrepreneur's success in Kurdistan.

Table 21 - H6 Model Summary

Model Summary				
Mod el	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.902 <sup>a</sup>	.814	.813	.230
a. Predictors: (Constant), Discrimination variable				

Table (21) shows the value of R square = .814 this indicates that 81% of total variance has been explained.

Table 22 - H6 ANOVA

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.342	1	54.342	1030.201	.000 <sup>b</sup>
	Residual	12.396	235	.053		
	Total	66.738	236			
a. Dependent Variable: woman entrepreneur success						
b. Predictors: (Constant), Discrimination						

Table (22) explains F value for gender discrimination variable as independent variable = 1030.201, since (1030.201>1) this indicates there is a significant relation between gender discrimination variable and woman entrepreneur success.

Table 23 - H6 Coefficients

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.811	.073		11.070	.000
	Discrimination	.732	.023	.902	32.097	.000
a. Dependent Variable: woman entrepreneur success						

Table (23) explains the result of sixth hypothesis, gender discrimination variable has significantly predicted woman entrepreneur success (Beta is weight .902, p<.001) this indicates that gender discrimination factor affects positively and significantly on Women Entrepreneur's success in Kurdistan.

### Descriptive Data Findings

Out of 237 respondents 177 were males and only 60 were females. The age range was mostly around 31-40. Majority (185 of the 237) of the respondents' highest level of education complete was university, only 16 had PhD and only a small number of 6 had only the high school degree, the remaining had either college or other degrees. For the sake of the thesis not exceeding its page limit, all the

graphs and tables for the descriptive analysis is in the appendices but the results will be briefly discussed here. There were 7 factors, the independent variables and dependent variable, and each factor had 5 questions, excluding the final factor which had 11 questions.

Question 1 of cultural factor addressed whether or not the performance of female entrepreneurs is affected by their childhood social orientation against women, 108 respondents said they agree, second highest response was neutral, and disagree and strongly agree came up very close to each other. Question 2 asked if the performance of female entrepreneurs in the business is negatively affected by their household chores, mostly disagreed and agreed; 84 responded disagree while 67 responded agree, 53 said neutral, 22 strongly agree, and 11 said they strongly disagree. 71 people strongly agreed that the performance of a female entrepreneur depends on their ethnic background (question 4) and 50 people responded as neutral. The respondents mostly agreed that supportive friends and relatives boost the morale and productivity of female entrepreneurs, 61 remained neutral and 48 agreed. There was only 1 difference between neutral and disagree for question 5 which states that the Kurdish society in general encourages women to start their own business/es. 71 remained neutral while 70 disagreed and 58 strongly disagreed.

Second factor was the training factor. The questions from this showed that the respondents do not think there are modern methods of training to improve female entrepreneurship, as 116 ticked disagree when asked if there are modern methods of training to improve female entrepreneurship, and increasing empowerment through training programs will improve the success of female entrepreneurs, because the highest response was 78 for agree and 54 for strongly agree. Most agreed on their organisations offering skill development classes for female workers and building and strengthening consultancy to improve entrepreneurship. And for the final question, "we have lack of proper trainings for females", most disagreed with 84 responses, while 67 agreed.

Moving onto the financial factor. Majority strongly agreed that they have access to economic and marketing statistical information. 76 neutral responses and 61 agreed responses indicate that their organisation has an appropriate financial infrastructure and supports customers. 143 of the 237 respondents agreed or strongly agreed that women have poor credit facilities. 116 agreed that it is more difficult for women than men to obtain finances. And finally, vast majority strongly disagreed that our country provides financial help for those starting up new businesses.

For the financial factor 70 agreed that there is a lack of family support for female entrepreneurship. When asked if family obligations prevent females from becoming entrepreneurs, the highest result was neutral. Although neutral had the most responses, the second highest response was 'agree'. Results were positive for females wanting to continue family tradition and that having prevented them from becoming entrepreneurs. It was strongly agreed that perceived negative effect on family reputation affects female entrepreneurship with a mean of 3.37. However, results showed that females are not prohibited from entering the business world by their family members with a mean of 2.89.

Gender discrimination factor showed that there was a strong mutual belief of there being inequality between females and males in the Kurdish society. Hostility of society towards engagement of women in business was neutral with a slight favour of agreeing, mean being 3.06. A mean of 3.31 shows that most agreed on non-cooperation of male counterparts. Female entrepreneurs are not taken as seriously as male entrepreneurs as 70 people agreed and 71 remained neutral. Prejudice against women had a mean of 3.2 meaning most were neutral leaning to agreeing.

Final factor of the independent variables is factor. The respondents strongly agreed that there are strict regulations and policies required when running a business; mean showed to be 4.02. The highest response (80 responses) was for strongly agreeing to red-tape/bribery and etc. Furthermore, data proved that there is lack of governmental support and a business owner has to be following a party in order to be successful and have a successful business.

To sum female entrepreneur success factor, which is the dependent variable we are studying, it is agreed that females need special characteristics in order to start their own business. There is a neutral to disagreement on women having the same confidence as men to start a business, mean being 2.74. The most ticked was disagreed for women not liking to take risks, however, overall agreed got the most feedback. There was a slight agreement on women needing to work harder than men when having their own business. Also, a very slim agreement on media encouraging women. A slight disagreement on women not knowing how to access business information. It was agreed on women having more fear than men of their business failing. Female entrepreneurship does not have the same status or respect as other careers in Kurdish society proved positive as was strongly agreed upon. Majority disagreed on statements of a business of a female would be considered to be unsuccessful and women do not

have the personal skill and competencies necessary to run their own business. It was proven that women do have the knowledge about the actual market, including the consumers' needs and behaviour and the lack of reference by the consumers because when asked if women do lack the knowledge about the actual market majority responded as disagree or neutral.

## V. DISCUSSION

Numerous studies, such as Watkin and Watkin (1986), Morris and Lewis (1991), ILO (2003), Familoni (2007) revealed that entrepreneurial traits can be influenced by someone's environment either negatively or positively. These factors include availability of infrastructures, training programmes, (Anwar, 2017) availability of finance and family support can help to enhance the personality of entrepreneurs especially those involved in micro, small and medium enterprises. As we can see from the results of this research, it is believed that culture and family have a strong influence on females. This study supports previous study by Hofstede, (1980), Lee, (1997), Morrison, (2000), who argue that culture has a strong impact on individual's values and their entrepreneurial intentions. Likewise, Tundui (2012) found the knowledge and skills obtained by a member from the family and from the social environment is essential in shaping her aspirations to develop more in business. The findings of Njera and Njoka (2001) reported that women family roles have a negative effect on business performance (Anwar & Surarchith, 2015).

Women have been marginalized; hence, their businesses have been largely ignored in the literature on entrepreneurship, most of which is about men (Hisrich and Peters, 2002; Hanson, 2009). When mentioned, women's businesses have been dismissed as insignificant because they are considered too small or in economy sectors (service and retail) that supposedly matter too little to economic growth (Baker, Aldrich and Liou, 1997; Lowrey, 2006; Organization for Economic Co-operation and Development, 2004). As a result, male entrepreneurs have made the standard by which women entrepreneurs' experiences are judged. This result support findings of Klein (1993) and Adeyemi (2013) that women entrepreneurs perceive gender bias as a very real obstacle in raising resources for entrepreneurship. This result also corroborates Buttner and Rosen (1988) and Adeyemi (2013) who reported that sexual stereotyping and discrimination on ground that women are by nature, less suited for managerial roles pushed women into entrepreneurship. Data has proven male dominance and gender discrimination is a barrier for Kurdish females to

become entrepreneurs. Raman (2004), found that motivational factors such as initiatives, third party assistance, encouragement by family and friends, skill and experiences, and independence lead to the success of the entrepreneurs. The study findings also agree with those in Swinny and Runyan (2007) who stated that generating income and creating jobs, support from family and friends are leading factors for motivating individuals to become successful entrepreneurs. However, this is contrary to Morris and Lewis's result (1991) which argued that entrepreneurial traits are strongly influenced by environmental variables such as and economic system, work environment, rapid and threatening change (environmental turbulence), one's family and life experience (Anwar&Shukur, 2015). According to them, environmental factors whether at national, state or individual level have a way of shaping entrepreneur's personalities or traits (Anwar & Abd Zebari, 2015).

## VI. CONCLUSIONS

This study is determined to examine the factors which act as barriers to females achieving success in entrepreneurship in Kurdistan Region of Iraq. The factors were: cultural, family, finance, training, gender discrimination. This was important to study because knowing what is preventing female entrepreneurship in Kurdistan is the first steps to overcoming them. Moreover, having a Kurdish female entrepreneur can make such huge improvements to the lives of every female in Kurdistan because they have the power to implement training and create a new standard for Kurdish females, breaking the typical stereotype that every Kurdish female's priority should be being a housewife. This study used quantitative method with primary and secondary data. Primary data was gathered through questionnaires distributed to two of the most known and biggest organisations in Kurdistan, Asiacell and Faruk Holding. 250 questionnaires were distributed and 237 were completed and returned.

The results of the study proved that each factor had a significant relation between them and the dependent variable: female entrepreneurial success. Results show that cultural variable affects the career choices of a female, their performance in the business is negatively affected by their housewife commitments, and the Kurdish society does not encourage women to start their own business. Through the data collected it is proven that family support helps boost a female's drive and motivation to become an entrepreneur and one's family has a great effect on her career choice. Females are concerned with hurting the reputation of their family. Hence, causing females to make decisions based on the family name and reputation.

Financial help lacks significantly in Kurdistan, as banks are not trusted and there is no system for loaning money. Most people have the idea but lack the financial support to make the idea come true. Previous studies showed that females have lack of access to financial aid comparing to men.

Kurdistan is part of an underdeveloped country. Gender discrimination in the Kurdish society has existed ever since Kurds have. Although, gradually there has been some improvement, males still dominate the Kurdish society. Males still believe they should be entitled to high paying and high-status jobs, and females should sit at home and cook for them. This, naturally, holds back females from growing.

There have been many studies conducted about female entrepreneurs and what affects their success, however there has been no research done for Kurdistan and what in the Kurdish society affects our female entrepreneurs. This was a gap in literature that the researchers tried to fill. Knowing the factors that act as barriers can help each female work to overcome those barriers and pursue a career of their choice.

## VII. RECOMMENDATIONS

Based on these results and the proven factors that affect the growth and success of females in becoming entrepreneurs in Kurdistan, this research proposes the following recommendations to help overcome these barriers:

1. How a child is educated at a young age shapes their way of thinking and their beliefs. Children should be taught and raised at a young age to know that females and males are equal and should be treated as such and can have the same opportunities in life. This starts at home and at school. The education system should be improved in a way that teaches kids equality and confidence. Through these males will give equal opportunities to females and treat them as their equals and the females will believe in themselves and not set limits for themselves or have doubts about what they can accomplish. Building self-trust and confidence in one's self at a young age is very important for growth. This helps tackle the family, cultural, and gender discrimination factors.
2. Training programs should be offered for females to help improve their skills, knowledge, and self-confidence. Either within an organisation or independent courses.

3. The banking system should be improved for both genders, so those starting new businesses can take loans from trusted banks if needed. Furthermore, there should be laws and consequences on banks who refuse to offer loans to someone based on their gender.
4. There should be new rules and regulations for the government to implement to prevent any type of discrimination happening on the basis on gender, therefore, minimising gender inequality.
5. Better educational facilities and schemes should be extended to womenfolk from government part.
6. Finally, Adequate training programs on management skills to be provided to women community.

## VIII. LIMITATIONS AND RECOMMENDATION FOR FUTURE STUDY

This study focused its attention on merely two organisations in one of the cities in the Kurdistan region of Iraq. Therefore, it is advised that future researchers should consider expanding their sample and gather their data from multiple organisations and multiple cities, as the mindset of the people could change according to geographical locations and consequently one city alone cannot entirely represent the whole region. Also, this study gathered data from only private organisations, future researchers should consider going to the public sectors in Kurdistan too. Furthermore, authors of this paper recommend for future studies to take into consideration the role of religious education is the teaching of a particular religion and more specifically Islam religion.

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